

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/14/2008.
- 2) This case was confirmed on 03/10/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on  
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on  
NA.
- 5) The case was dismissed on 12/06/2010.
- 6) Number of months from filing to the last payment: 35
- 7) Number of months case was pending: 38
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 42,700.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 23,874.00
Less amount refunded to debtor	\$ 645.16
<b>NET RECEIPTS</b>	<b>\$ 23,228.84</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,409.50
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,599.66
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 5,009.16**

Attorney fees paid and disclosed by debtor **\$ 90.50**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO AUTO FIN	SECURED	10,311.00	8,425.00	8,425.00	8,400.43	1,159.61
WELLS FARGO AUTO FIN	UNSECURED	1,886.00	3,116.54	3,116.54	.00	.00
MCSI/RMI	UNSECURED	65.00	1,615.00	1,615.00	.00	.00
HSBC MORTGAGE SVCS	SECURED	128,753.00	122,658.14	.00	.00	.00
HSBC MORTGAGE SVCS	SECURED	NA	22,812.71	22,812.71	8,659.64	.00
SPIRIT OF AMERICA NA	UNSECURED	328.00	365.21	365.21	.00	.00
RJM AQUISITIONS FUND	UNSECURED	NA	106.20	106.20	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	4,884.49	4,884.49	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	324.76	324.76	.00	.00
IL STATE DISBURSEMEN	PRIORITY	6,222.00	NA	NA	.00	.00
IL STATE DISBURSEMEN	PRIORITY	4,000.00	NA	NA	.00	.00
JANICE GRIFFIN	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	125.00	NA	NA	.00	.00
AMERICAN COLLECTION	UNSECURED	512.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	390.00	NA	NA	.00	.00
CAVALRY PORTFOLIO SV	UNSECURED	313.00	NA	NA	.00	.00
CAVALRY PORTFOLIO SV	UNSECURED	109.00	NA	NA	.00	.00
CCA	UNSECURED	69.00	NA	NA	.00	.00
CREDIT COLLECTION SE	UNSECURED	411.00	NA	NA	.00	.00
DIVERSIFIED COLLECTI	UNSECURED	200.00	NA	NA	.00	.00
HSBC MENARDS	UNSECURED	311.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	1,136.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	886.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ILLINOIS COLLECTION	UNSECURED	403.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	361.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	301.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	76.00	NA	NA	.00	.00
MEDICAL COLLECTIONS	UNSECURED	11.00	NA	NA	.00	.00
MEDICAL COLLECTIONS	UNSECURED	3.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	775.00	774.92	774.92	.00	.00
ILLINOIS DEPT OF REV	SECURED	NA	2,369.13	.00	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	429.38	429.38	.00	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	125.08	125.08	.00	.00
HSBC MORTGAGE SVCS	SECURED	NA	1,495.00	.00	.00	.00
HSBC MORTGAGE SVCS	SECURED	NA	4,274.80	.00	.00	.00
HSBC MORTGAGE SVCS	OTHER	NA	NA	NA	.00	.00
HSBC MORTGAGE SVCS	SECURED	NA	1,495.00	.00	.00	.00
HSBC MORTGAGE SVCS	SECURED	NA	1,495.00	.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	22,812.71	8,659.64	.00
Debt Secured by Vehicle	8,425.00	8,400.43	1,159.61
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	31,237.71	17,060.07	1,159.61
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	5,313.87	.00	.00
<b>TOTAL PRIORITY:</b>	5,313.87	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	6,427.71	.00	.00

**Disbursements:**

Expenses of Administration	\$ 5,009.16	
Disbursements to Creditors	\$ 18,219.68	
<b>TOTAL DISBURSEMENTS:</b>		\$ 23,228.84

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/22/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.